

IN THE SPECIFICATION

Please add the following after the Title of the Invention:

CROSS-REFERENCE TO RELATED APPLICATIONS

This application is a division of U.S. Application No. 09/555,850, filed June 5, 2000, and now U.S. Patent No. 6,766,306, issued July 20, 2004, the disclosure of which is incorporated herein by reference.

BACKGROUND OF THE INVENTION

Please replace the heading at page 2, line 15 with the following:

SUMMARY OF THE INVENTION~~Disclosure of Invention~~

Please replace the paragraphs at page 2, line 22 to page 3, line 25 with the following:

An electronic cash system of the invention includes ~~set forth in claim 1 is characterized in that~~ an account management apparatus includes storage means for storing information for identifying a user, and the amount of money utilized by the user based on previously deposited funds, a settlement processing apparatus includes settlement instructing means for instructing a payment institution to settle, a control apparatus includes management means for managing the information for identifying a user, and an account number in the payment institution of the user, encrypted with a public key of the settlement processing apparatus, balance change instructing means for instructing the account management apparatus to change the balance of the deposited funds of the user, stored in the storage means of the account management apparatus, based on the information for identifying a user managed by the management means, and settlement execution instructing means for

instructing the settlement instructing means of the settlement processing apparatus to execute a settlement based on the account number in the payment institution managed by the management means.

In ~~the~~ this electronic cash system ~~set forth in claim 1~~, the account management apparatus stores information for identifying the user and the amount of money utilized by the user based on previously deposited funds, the settlement processing apparatus instructs the payment institution to settle, the control apparatus manages the information for identifying a user, and an account number in the payment institution of the user, encrypted with a public key of the settlement processing apparatus, instructs the account management apparatus to change the balance of the deposited funds of the user, stored therein, based on the information for identifying the user, and instructs the settlement processing apparatus to execute a settlement based on the account number in the payment institution.

Please replace the heading at page 4, line 1 with the following:

BRIEF DESCRIPTION OF THE DRAWINGS

Please insert the following heading before page 5, line 2:

DETAILED DESCRIPTION

Please replace the paragraph at page 5, line 10 to page 6, line 7 with the following:

Specifically, an electronic cash system includes ~~set forth in claim 1 is characterized in that~~ an account management apparatus (for example, a virtual bank 4 in Fig. 1) includes storage means (for example, an account management unit 45 in

Fig. 1) for storing information for identifying a user, and the amount of money utilized by the user based on the previously deposited funds, a settlement processing apparatus (for example an clearing house 5 in Fig. 1) includes settlement instructing means (for example, a clearing unit 55 in Fig. 1) for instructing a payment institution to settle, a control apparatus (for example, a center 3 in Fig. 1) includes management means (for example, a user management unit 35 in Fig. 1) for managing the information for identifying a user, and an account number in the payment institution of the user, encrypted with a public key of the settlement apparatus, balance change instructing means (for example, a communication unit 37 in Fig. 1) for instructing the account management device to change the balance of the deposited funds of the user, stored in the storage means of the account management apparatus, based on the information for identifying a user managed by the management means, and settlement execution instructing means (for example, the communication unit 37 in Fig. 1) for instructing the settlement instructing means of the settlement processing apparatus to execute a settlement based on the account number in the payment institution managed by the management means.

Please replace the paragraph at page 45, lines 9-25 with the following:

According to an electronic cash system ~~set forth in claim 1 of the invention~~, an account management apparatus stores information for identifying the user and the amount of money utilized by the user based on previously deposited funds, a settlement processing apparatus instructs the payment institution to settle, and a control apparatus manages the information for identifying a user, and an account number in the payment institution of the user, encrypted with a public key of

the settlement processing apparatus, instructs the account management apparatus to change the balance of the deposited funds of the user, stored therein, based on the information for identifying the user, and instructs the settlement processing apparatus to execute a settlement based on the account number in the payment institution, so that the user can securely utilize electronic cash without the need for managing a special apparatus, each apparatus cannot unnecessarily know personal information and information on individual's purchase information, frauds can be detected, and the circulation of money can be managed.